

# **Healthcare Policy for Qualified Retiree**

## **(Continuation of Health Insurance Coverage)**

An employee may qualify for participation in the Madison County Health Insurance Plan (PLAN) after their date of retirement. To be a qualified retiree, the employee must:

1. Qualify for service retirement with the Public Employees' Retirement System of Mississippi (PERS).
2. Have been employed by Madison county for a total of 4 years, with the last year being twelve continuous months preceding the date of retirement,
3. Retire from Madison County on or after October 1, 2018,
4. Not be eligible for coverage by Medicare,
5. Not be eligible for coverage by the Social Security Disability Program, and
6. Not be eligible for coverage, as an employee, on another health insurance plan.

A qualified retiree's participation in the program will be subject to the same benefits and restrictions as an active employee, with the qualified retiree being responsible for 100% of the premium of the selected coverage.

An elected official is considered as an employee for the purposes of this policy.

To continue coverage as a retiree, the retiring employee must:

1. Notify the Madison County Human Resources Department of their intention to enroll in such coverage at least 30 days prior to the date of retirement,
2. Not be eligible for Medicare coverage,
3. Not be eligible for Social Security Disability,
4. Not be eligible for coverage as an employee under another plan, and
5. Pay monthly premiums to the County by the last working day of each month.

Coverage for a retiree will be the same as active employee group coverage, with the employee being responsible for paying 100% of the premium for the coverage selected.

A retiree may voluntarily discontinue coverage in the plan by submitting a written notice to the Madison County Human Resources Department of their intention to withdraw from the PLAN.

Madison County reserves the right to discontinue coverage for a retiree if a premium payment is more than 5 days delinquent or, if the PLAN is amended or terminated by the Board of Supervisors.